

What is claimed is:

1. A method of payment for equipment usage, the method comprising:
  - establishing a minimum commitment for equipment usage per time period; and
  - exchanging payments for the equipment usage per time period based on a greater one of aggregated usage and cumulative minimum commitments.
2. The method of claim 1, wherein exchanging payments comprises:
  - multiplying said equipment usage by a price per unit of usage to obtain a usage payment;
  - determining a first difference between the cumulative minimum commitments and the aggregated usage when the aggregated usage is less than the cumulative minimum commitments;
  - adding to the usage payment an amount determined by multiplying said first difference by the price per unit of usage; and
  - updating the aggregated usage to include the first difference.
3. The method of claim 2, wherein establishing the minimum commitment comprises:
  - identifying costs for the equipment; and
  - identifying the price per unit of usage based on the costs of the equipment.
4. The method of claim 3, wherein the costs are based on at least one of an acquisition cost of the equipment, services to be provided, and supplies to be provided.
5. The method of claim 4, wherein the costs are further based on at least one of an expected value of the equipment after a predetermined number of time periods, remarketing costs, a time value of money, profit margins, and risk of loss.
6. The method of claim 2, wherein exchanging payments comprises:
  - determining a second difference between the aggregated usage and a cumulative usage when the aggregated usage is at least equal to the cumulative minimum commitment and the cumulative usage is less than the aggregated usage;

subtracting from the usage payment an amount determined by multiplying a lesser one of the first difference and the second difference by the price per unit of usage; and  
updating the aggregated usage by subtracting the lesser one.

7. The method of claim 1, further comprising:

identifying a number of time periods as a term for the usage of the equipment; and  
identifying a total commitment for the term of usage as a sum of the minimum commitments for the time periods of the term, wherein exchanging payments is limited by the total commitment.

8. The method of claim 7, further comprising exchanging a payment to purchase the equipment when a total of payments exceeds the total commitment multiplied by a price per unit of usage.

9. The method of claim 7, further comprising:

determining a price per unit of usage based on continued usage of the equipment beyond the total commitment;

increasing the total commitment when the aggregated usage exceeds the total commitment; and

exchanging payments for continued usage based on the continued usage multiplied by the price per unit of usage.

10. The method of claim 1, further comprising setting the minimum commitment for at least one time period at a start of the equipment usage to a lesser amount than the minimum commitment for other time periods.

11. The method of claim 1, further comprising increasing the minimum commitment to obtain upgrades for the equipment.

12. The method of claim 1, further comprising:

remarketing the equipment to obtain new equipment; and

changing the minimum commitment based on a difference between a market value and a value realized by the remarketing.

13. The method of claim 12, wherein changing the minimum commitment comprises exchanging a payment based on the difference.

14. The method of claim 1, wherein the equipment comprises multiple pieces of equipment, the method further comprising combining usage for the multiple pieces of equipment to obtain the equipment usage per time period.

15. A method of payment for equipment usage, the method comprising:

establishing a minimum commitment for equipment usage per time period based on multiplying a minimum number of units of usage per time period by a price per unit of usage;

multiplying an aggregated usage by the price per unit of usage to obtain a first payment;

exchanging payments for the equipment usage per time period based on subtracting a total of previous payments from a greater one of the first payment and cumulative minimum commitments; and

updating the aggregated usage to reflect the cumulative minimum commitments when the cumulative minimum commitments exceed the first payment.

16. The method of claim 15, wherein exchanging payments further comprises:

determining a first difference based on subtracting the cumulative minimum commitments from the first payment when the first payment is greater than the cumulative minimum commitments;

determining a second difference based on multiplying a result of subtracting cumulative usage from the aggregated usage by the price per unit of usage when the cumulative usage is less than the aggregated usage;

subtracting from the first payment an amount equal to multiplying a lesser one of the first difference and the second difference by the price per unit of usage; and

updating the aggregated usage by subtracting the lesser one from the aggregated usage.

17. A computer program tangibly stored on a computer-readable medium and operable to cause a computer to enable structuring a requirements contract for equipment usage, the computer program comprising instructions to:

- establish a price per unit of usage;
- establish a minimum number of units of usage per time period;
- track usage of the equipment per time period;
- obtain payments per time period based on multiplying a credited number of units of usage by a price per unit of usage and subtracting a total of previous payments, wherein cumulative payments for a number of time periods are at least equal to an amount determined by multiplying a total of the minimum number of units of usage over the number of time periods by the price per unit of usage; and
- update the credited usage to reflect the cumulative payments when the total of the minimum number of units of usage over the number of time periods exceeds the credited usage.

18. The computer program of claim 17, further comprising instructions to:

- subtract a credit from the payments for the equipment usage for a time period when the credited usage is greater than the total of the minimum number of units through the time period, and greater than cumulative usage through the time period; and

- update the credited usage to reflect the credit.

19. The computer program of claim 18, wherein the instructions to subtract the credit further comprise instructions to:

- determine a first difference between the credited usage and the cumulative usage;
- determine a second difference between the credited usage and the total of the minimum number of units; and
- determine the credit by multiplying the price per unit of usage by a lesser one of the first difference and the second difference.

20. The computer program of claim 17, wherein the instructions to establish a price per unit of usage further comprise instructions to establish the costs based on at least one of an acquisition cost of the equipment, services to be provided, and supplies to be provided.

21. The computer program of claim 20, wherein the instructions to establish a price per unit of usage further comprise instructions to establish the costs based on at least one of an expected value of the equipment after a predetermined number of time periods, expected remarketing costs, a time value of money, profit margins, and risk of loss.
22. The computer program of claim 17, further comprising instructions to:
  - identify a number of time periods as a term for the usage of the equipment;
  - identify a total commitment for the term of usage as a sum of the minimum number of units of usage for the time periods of the term; and
  - limit the payments obtained to the total commitment multiplied by the price per unit of usage.
23. The computer program of claim 22, further comprising instructions to obtain a payment to purchase the equipment when a total of payments exceeds the total commitment multiplied by the price per unit of usage.
24. The computer program of claim 22, further comprising instructions to:
  - determine a price per unit of usage based on continued usage of the equipment beyond the total commitment; and
  - obtain payments for continued usage based on the continued usage multiplied by the price per unit of usage.
25. The computer program of claim 17, further comprising instructions to set the minimum number of units of usage for at least one time period at a start of the equipment usage to a lesser amount than the minimum number of units of usage for other time periods.
26. The computer program of claim 17, further comprising instructions to:
  - increase the minimum number of units of usage; and
  - obtain upgrades for the equipment based on the increase.

27. The computer program of claim 17, further comprising instructions to:
- remarket the equipment to obtain new equipment; and
  - adjust the payments based on a difference between a market value and a value realized by the remarket.
28. The computer program of claim 17, wherein the equipment comprises multiple pieces of equipment and wherein the instructions to track usage further comprise instructions to combine usage for the multiple pieces of equipment.
29. A method of leasing equipment, comprising:
- establishing a price per unit of equipment usage;
  - establishing a minimum number of units of equipment usage per time period; and
  - exchanging payments per time period based on multiplying a credited number of units of usage by the price per unit of equipment usage and subtracting a total of previous payments, wherein cumulative payments for a number of time periods are at least equal to an amount determined by multiplying a total of the minimum number of units of equipment usage over the number of time periods by the price per unit of equipment usage; and
  - updating the credited usage to reflect the cumulative payments when the total of the minimum number of units of equipment usage over the number of time periods exceeds the credited usage.
30. A method of leasing equipment for a specified number of time periods, comprising:
- providing the equipment for use;
  - identifying a value of the equipment;
  - identifying a price per unit of usage based on the value of the equipment;
  - establishing a cumulative minimum number of units of usage per each of the time periods;
  - tracking usage of the equipment for each time period and adding the usage to previous usage to obtain total usage;

obtaining payments for usage of the equipment per time period based on multiplying a greater one of the total usage and the cumulative minimum number by the price per unit of usage and subtracting a total of previous payments; and

updating the total usage to reflect the cumulative minimum number when the cumulative minimum number is greater than the total usage.

31. A method of depreciating equipment, comprising:

establishing a minimum commitment for usage of the equipment per time period;

establishing a price per unit of usage;

determining a greater one of cumulative usage and cumulative minimum commitment for a time period;

multiplying the greater one by the price per unit of usage and subtracting a total of previous depreciation to obtain a depreciation expense for the time period;

incurring the depreciation expense; and

updating the cumulative usage to reflect the cumulative minimum commitment when the cumulative minimum commitment is greater than the cumulative usage.

32. A computer program tangibly stored on a computer-readable medium and operable to cause a computer to enable depreciation of equipment, the computer program comprising instructions to:

establish a minimum commitment for usage of the equipment per time period;

establish a price per unit of usage;

determine a greater one of a credited usage and cumulative minimum commitment for a time period;

multiply the greater one by the price per unit of usage and subtract a total of previous depreciation to obtain a depreciation expense for the time period;

incur the depreciation expense; and

update the credited usage to reflect the cumulative minimum commitment when the cumulative minimum commitment is greater than the credited usage.

33. The computer program of claim 32, wherein the instructions to establish a price per unit of usage comprise instructions to adjust the price per unit of usage when a predetermined threshold amount of usage is exceeded.

34. The computer program of claim 32, wherein the instructions to establish a price per unit of usage comprise instructions to:

identify costs of the equipment; and

determine the price per unit of usage based on the costs of the equipment.

35. The computer program of claim 34, wherein the instructions to identify costs of the equipment comprise instructions to determine the costs based on at least one of an acquisition cost of the equipment, services to be provided, and supplies to be provided.

36. The computer program of claim 35, wherein the instructions to identify costs of the equipment further comprise instructions to determine costs based on at least one of an expected value of the equipment after a predetermined number of time periods, remarketing costs, a time value of money, profit margins, and risk of loss.

37. The computer program of claim 32, further comprising instructions to:

identify a number of time periods as a term for the usage of the equipment; and

limit the depreciation expense to a sum of the minimum commitments for the time periods of the term multiplied by the price per unit of usage.

38. The computer program of claim 37, further comprising instructions to purchase the equipment when the credited usage exceeds the sum of the minimum commitments.

39. The computer program of claim 37, further comprising instructions to:

determine a price per unit of usage based on continued usage of the equipment beyond the sum of the minimum commitments; and

incur additional depreciation expense for the continued usage based on the continued usage multiplied by the price per unit of usage.

40. The computer program of claim 32, further comprising instructions to set the minimum commitment for at least one time period at a start of the equipment usage to a lesser amount than the minimum commitment for other time periods.
41. The computer program of claim 32, further comprising instructions to:
  - increase the minimum number of units of usage; and
  - obtain upgrades for the equipment based on the increase.
42. The computer program of claim 32, further comprising instructions to:
  - remarket the equipment to obtain new equipment; and
  - adjust the depreciation expense based on a difference between a market value and a value realized by the remarket.
43. The computer program of claim 32, wherein the instructions to incur the depreciation expense further comprise instructions to:
  - subtract a credit from the depreciation expense for a time period when the credited usage is greater than the total of the minimum number of units through the time period, and greater than cumulative usage through the time period; and
  - update the credited usage to reflect the credit.
44. The computer program of claim 32, wherein the equipment comprises multiple pieces of equipment, the computer program further comprising instructions to:
  - track usage per time period for each one of the multiple pieces of equipment; and
  - combine the usages per time period for the multiple pieces of equipment to obtain the credited usage.